

**From:** "Schoenbucher Karen" <kschoenbucher@southwestbank.com> on 04/21/2004 11:30:07 AM

**Subject:** Fair Credit Reporting

I hope that you will consider a change to the proposed model language for those financial institutions who do regularly report loan information to the credit reporting agencies, the notice should say: "We **regularly provide** information to . . ." This will provide a better description to the customers than "may or have", in my humble opinion. Thanks for listening. Karen

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